1. (Currently amended) A self-service terminal which comprises an Automated Teller Machine, ATM, <u>and which is operated by an operating party,</u> for connection to a network, the terminal comprising:

a) means for receiving payment from a user, including payment wherein the user selectively pays via cash, credit card, electronic card, or debit card; and

b) <u>means for delivering a third party payment to a third party or merchant, who is different from the user and different from the operating party, which third party payment</u>

<u>i) is made using a credit card assigned to the terminal,</u>

<u>ii) does not allow the third party to learn the identity of the user, and</u>

<u>iii) does not allow the third party to learn an account number of the user.</u>

~~an electronic payment mechanism for creating an electronic financial instrument which~~

~~i) does not allow the seller to learn either the identity of the user or an account number of the user when the user pays either by cash, by credit card, by electronic card, or by debit card, and~~

~~ii transfers funds as payment for an item~~

~~purchased from the seller via the network.~~

2. (Original) A terminal according to claim 1, further comprising a browser for enabling a user to browse sites on the network to select an item for purchasing from a merchant.

3. - 7. (Cancelled)

8. (Currently amended) A method of ~~purchasing one or more items using a~~ operating self-service terminals in a self-service terminal network, the method comprising the steps of:

a) at a self-service terminal, providing a user with a browser for browsing through merchants connected to the network, wherein each merchant offers one or more items for purchase;

b) receiving payment via a first credit card number from a user for a selected item to be purchased from a merchant;

c) ~~creating an electronic payment which~~ transmitting payment to the merchant via an account number which is different from the first credit card number, which payment

i) prevents the merchant from learning

identity of the user and

ii) prevents the merchant from learning <u>the</u>

<u>first credit card number.</u>

~~an account number of the user for paying for the selected item,~~

~~using an account assigned to the terminal;~~

~~and~~

~~d) transmitting the electronic payment to the merchant.~~

9. - 20. (Cancelled)

21. (Currently amended) A method of purchasing items using an Automated Teller Machine, ATM, comprising the steps of:

a) providing a web browser to a user of the ATM for browsing web pages of merchants;

b) receiving payment <u>via a first credit card</u> from the user for a purchase from a selected merchant; and

c) using ~~an~~ <u>a credit card</u> account assigned to the ATM, transmitting payment to the selected merchant.

22. (Previously presented) Method according to claim 21, and further comprising:

d) using the account to make payment to the selected

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merchant

> (i)   without identifying the user to the
> merchant, and
>
> (ii)   without disclosing an account number of
> the user to the merchant.

23.   (New) Terminal according to claim 1, in which the user makes payment using (1) a credit card having an account number or (2) an account having an account number and no account number of the user is disclosed to the third party.

24.   (New)   Terminal according to claim 23, in which the credit card of the terminal has an account number T, and no account number of the user is identical with account number T.

25.   (New)   Terminal according to claim 8, in which the account number which is different from the first credit card number represents a credit account of the terminal.